

UNITED STATES BANKRUPTCY COURT FOR THE
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

In re:

ZENA M. DODSON,

Debtor.

Bankr. No. 14-18117-TWD

ZENA M. DODSON,

Plaintiff,

v.

UNITED STATES DEPARTMENT OF
EDUCATION,

Defendant.

Adv. Proc. No. 22-01052-TWD

UNITED STATES' ANSWER TO
COMPLAINT

The United States, on behalf of its agency, the U.S. Department of Education (Education), answers the Complaint to Determine Dischargeability of Student Loan Debt (Complaint) filed by Zena M. Dodson (Plaintiff), [Docket No. 1]. The numbered paragraphs below correspond to the numbered paragraphs of the Complaint. This Answer omits the Complaint's headings, which do not contain factual allegations that require a response.

1.1 Admit.

1.2 Admit.

1.3 Admit the allegations of the first sentence of this paragraph. The remaining allegations are legal conclusions regarding proper service of the Summons and Complaint, which require no response.

1.4 The allegations regarding jurisdiction are legal conclusions, which require no response. Nonetheless, Education admits that this is a core proceeding under 28 U.S.C. § 157(b) and that the Court has jurisdiction under 28 U.S.C. § 1334.

1.5 Admit that this is a core proceeding in which the Court can enter a final judgment.

2.1 Admit the allegations of the first sentence of this paragraph. Education lacks knowledge or information sufficient to form a belief about the truth of the allegations of the second sentence of this paragraph and therefore denies them.

2.2 Education lacks knowledge or information sufficient to form a belief about the truth of the allegations of this paragraph and therefore denies them.

2.3 Education lacks knowledge or information sufficient to form a belief about the truth of the allegations of this paragraph and therefore denies them.

2.4 Education lacks knowledge or information sufficient to form a belief about the truth of the allegations of this paragraph and therefore denies them. Except, Education admits that Plaintiff received \$18,955 in student loans to attend “Griffin College” between 1988 and 1991.

2.5 Education lacks knowledge or information sufficient to form a belief about the truth of the allegations of this paragraph and therefore denies them. Except, Education admits that Plaintiff owes a Direct Consolidation Loan with an outstanding balance of \$78,714.86, which

1 balance is traceable to the \$18,955 disbursed to Plaintiff between 1988 and 1991, including
2 intervening consolidation loans between 1991 and today.

3 2.6 Education lacks knowledge or information sufficient to form a belief about the truth
4 of the allegations of this paragraph and therefore denies them. Except, Education admits that
5 Plaintiff received the student loan disbursements and owes the balances stated for the eleven
6 student loans in the table in Paragraph 2.6 of the Complaint.

7 2.7 Education lacks knowledge or information sufficient to form a belief about the truth
8 of the allegations of this paragraph and therefore denies them.
9

10 2.8 Admit that on April 2, 2015, Plaintiff received a discharge of debts under section 727
11 of the Bankruptcy Code, which did not discharge her student loan debts. Otherwise deny.
12

13 2.9 Education lacks knowledge or information sufficient to form a belief about the truth
14 of the allegations of this paragraph and therefore denies them.
15

16 2.10 Education lacks knowledge or information sufficient to form a belief about the truth
17 of the allegations of this paragraph and therefore denies them.

18 2.11 Education lacks knowledge or information sufficient to form a belief about the truth
19 of the allegations of this paragraph and therefore denies them.
20

21 2.12 Education lacks knowledge or information sufficient to form a belief about the truth
22 of the allegations of this paragraph and therefore denies them.

23 2.13 Education lacks knowledge or information sufficient to form a belief about the truth
24 of the allegations of this paragraph and therefore denies them.
25

26 2.14 Education lacks knowledge or information sufficient to form a belief about the truth
27 of the allegations of this paragraph and therefore denies them.
28

1 2.15 Education lacks knowledge or information sufficient to form a belief about the truth
2 of the allegations of this paragraph and therefore denies them.

3 2.16 This paragraph contains only legal conclusions that require no response.

4 3.1 Plaintiff's request for a discharge does not contain factual allegations that require a
5 response.

6 3.2 Plaintiff's request for relief does not constitute factual allegations that require a
7 response. To the extent a response is required, Education denies that Plaintiff is entitled to
8 any of the relief she seeks.

9 Education denies all allegations contained in the Complaint that it has not specifically
10 admitted above.

11 WHEREFORE, Education prays for relief as follows:

12 1. That the Court determine that Zena M. Dodson's student loan debt is not
13 dischargeable and dismiss the Complaint with prejudice;

14 2. That the United States recover its reasonable attorney's fees and costs; and

15 3. That the Court grant the United States any other relief it deems just and
16 proper.

17 Respectfully submitted this 22nd day of November 2022.

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22 NICHOLAS W. BROWN
United States Attorney

23 /s/ Kyle A. Forsyth

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It is further certified that on this date, I electronically filed the foregoing document with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to the following CM/ECF participant(s):

I further certify that on this date, I mailed by United States Postal Service the foregoing document to the following non-CM/ECF participant(s), addressed as follows:

DATED this 22nd day of November 2022.

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